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Attorneys for Secured Creditor

Order Filed on September 12, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

| | |
|----------------|---|
| In re: | Chapter 13 |
| Silvia Zonana, | Case No. 17-28784-SLM |
| Debtor. | Hearing Date: September 14, 2022 at 10:00 a.m. Judge: Stacey L. Meisel |

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

The relief set forth on the following pages, number two (2) through four (4) is hereby

ORDERED

DATED: September 12, 2022

Stacey L. Meisel

Honorable Stacey L. Meisel
United States Bankruptcy Judge

Page 2

Debtor:

Silvia Zonana

Case No.:

17-28784-SLM

Caption of Order:

**CONSENT ORDER RESOLVING SECURED CREDITOR'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY
AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

THIS MATTER having been opened to the Court upon the Motion for Relief from Automatic Stay (the "Motion") filed JPMorgan Chase Bank, National Association ("Movant"), with respect to Movant's lien on Silvia Zonana's ("Debtor") property commonly known as 123B E Palisade Ave, Englewood, NJ 07631 (the "Property"), and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown it is hereby:

ORDERED AS FOLLOWS:

1. Movant and Debtor agree the Debtor is now post-petition current and is due for the September 1, 2022 post-petition monthly payment in the amount of \$4,042.79.
2. Debtor shall resume post-petition payments timely and in full starting with the September 1, 2022 payment.
3. In addition to complying with the requirements of Paragraph 2, Debtor shall make all monthly post-petition payments as they become due to the address provided by the Movant in the monthly mortgage statement.
4. Debtor authorizes Movant to mail to Debtor: (1) monthly mortgage statements; (2) account statements including an escrow analysis; and (3) notices regarding address or payment changes provided such a change is authorized by the Note and Deed of Trust. Debtor consents to direct contact by mail for purposes of receiving this information and waives any claim for violation(s) of the automatic stay regarding the same.
5. The terms of this Stipulation and the agreement reached between the parties shall remain in effect so long as the automatic stay remains in effect as to this Movant. In the event the automatic stay shall no longer remain in effect as to Movant, this Stipulation shall become null and void.

Page 3

Debtor:

Silvia Zonana

Case No.:

17-28784-SLM

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6. If Debtors that in the event the Debtor fails to comply with any of the conditions specified in this Stipulation and Order, the Movant shall file a written Notice of Default with the Court, and serve a copy upon the Trustee, counsel for the Debtor, and the Debtor. Such Notice shall include a statement of any alleged default, including an itemization of all delinquent payments and the total amount necessary to cure the default.
7. That if the Debtors fail to cure the delinquency in full or fail to file an objection to the Certification of Default within the 14 (fourteen) days of the date of the Certification, Movant shall be entitled to immediate relief from the automatic stay of 11 U.S.C. §362(a) without further notice or hearing upon entry of an order for relief. For such purposes, Movant shall be free to exercise all of its rights and remedies under the Promissory Note, Deed of Trust, or as may otherwise be provided by the law. An order entered under this paragraph in accordance with Rule 4001(a)(1), is stayed until the expiration of 14 days after the entry of the order, unless the court orders otherwise. All other relief requested by Movant is hereby denied without prejudice as settled.
8. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.

Page 4

Debtor:

Silvia Zonana

Case No.:

17-28784-SLM

Caption of Order:

**CONSENT ORDER RESOLVING SECURED CREDITOR'S
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AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

By:

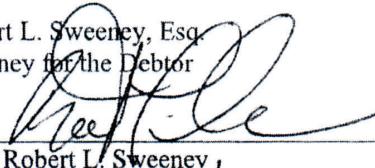


Date:

9/1/22

Robert L. Sweeney, Esq.
Attorney for the Debtor

By:



Date:

8/1/22

In re:
Silvia Zonana
Debtor

Case No. 17-28784-SLM
Chapter 13

District/off: 0312-2
Date Rcvd: Sep 12, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2022:

Recip ID **Recipient Name and Address**
db Silvia Zonana, 123 E Palisade Ave, Apt B, Englewood, NJ 07631-3087

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2022 at the address(es) listed below:

| Name | Email Address |
|------------------------|---|
| Denise E. Carlon | on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Melissa N. Licker | on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com |
| Melissa N. Licker | on behalf of Creditor Chase Records Center mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com |
| Nicholas Leonetti | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com |
| Phillip Andrew Raymond | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com |

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Sep 12, 2022

Form ID: pdf903

Total Noticed: 1

Phillip Andrew Raymond

on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com,
mccallaecf@ecf.courtdrive.com

Robert L. Sweeney

on behalf of Debtor Silvia Zonana rsweeneylaw@aol.com G6120@notify.cincompass.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 10